

IN THE CLAIMS:

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~strikethrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

Please CANCEL claims 1, 13, 14, 24, 37, 38, 49, 61, 62 and 73-75, AMEND claims 2-12, 15-25, 26-36, 39-48, 50-60 and 63-72 and ADD claims 76-78 in accordance with the following:

1. (Cancelled)
2. (Currently Amended) The online settlement system according to claim ~~[[1]]76~~, wherein said transaction content storage unit receives online a content of a transaction conducted online by a user and stores the content.
3. (Currently Amended) The online settlement system according to claim ~~[[1]]76~~, wherein said transaction content storage unit receives online a content of a transaction conducted offline by a user from a transaction partner of the user and stores the content.
4. (Currently Amended) The online settlement system according to claim ~~[[1]]3~~, further comprising a unit notifying a user of a payment request if a transaction content of a user is received from the transaction partner.
5. (Currently Amended) The online settlement system according to claim ~~[[1]]76~~, wherein the account handling institute can settle a payment online.
6. (Currently Amended) The online settlement system according to claim ~~[[1]]76~~, further comprising a deletion unit deleting a settled item from a transaction content stored in said transaction content storage unit.
7. (Currently Amended) The online settlement system according to claim 6, wherein said deletion unit stores a settled item in a settled transaction content storage unit.

8. (Currently Amended) The online settlement system according to claim ~~[[1]]~~76, further comprising a user payment history display unit displaying user's past payment histories at a request from the user.

9. (Currently Amended) The online settlement system according to claim ~~[[1]]~~76, further comprising a transaction content list display unit displaying a list of transaction contents conducted with a transaction partner at a request from the transaction partner of a user.

10. (Currently Amended) The online settlement system according to claim 9, further comprising a transaction partner payment history display unit displaying past payment histories of a transaction partner at a request from the transaction partner.

11. (Currently Amended) The online settlement system according to claim ~~[[1]]~~76, further comprising an account handling institute recommendation unit recommending an appropriate account handling institute to be used to the user if there are a plurality of the account handling institutes.

12. (Currently Amended) The online settlement system according to claim ~~[[1]]~~76, further comprising a notification unit notifying a transaction partner of payment of a price of a transaction, which is settled by the user.

13-14. (Cancelled)

15. (Currently Amended) The online settlement system according to claim~~-43~~ 76, wherein said warning unit warns a user against payment by electronic mail.

16. (Currently Amended) The online settlement system according to claim ~~[[1]]~~76, wherein a payment time limit of each transaction is set in said transaction content storage unit and the transaction content of each transaction is deleted when the payment time limit is expired.

17. (Currently Amended) The online settlement system according to claim 16, wherein prior to deletion of the transaction content, the deletion of the transaction content is reported to the transaction partner of the transaction content.

18. (Currently Amended) The online settlement system according to claim [[1]]76, wherein if there are a plurality of transaction contents, the plurality of transaction contents are grouped and payment of the plurality of transaction contents is settled at one time.

19. (Currently Amended) The online settlement system according to claim 18, wherein if an account balance of an account handling institute is not sufficient to settle payment of all the grouped transaction contents, the payment of the entire grouped transaction contents is stopped.

20. (Currently Amended) The online settlement system according to claim [[1]]76, wherein the transaction contents stored in said transaction content storage unit are generated and stored when the user applies for a transaction, and both display of a list of transaction contents, the price payment of which are not settled, and payment of the prices are made after the user applies for the transaction.

21. (Currently Amended) The online settlement system according to claim [[1]]76, wherein if the list of transaction contents to be settled is displayed, an advertisement related to the transaction contents is presented to the user together with the list.

22. (Currently Amended) The online settlement system according to claim [[1]]76, wherein if the price is paid, account balance of an account handling institute used by the user is presented to the user.

23. (Currently Amended) The online settlement system according to claim [[1]]76, further comprising a transaction content detailed information display unit displaying detailed information about transaction contents displayed by said unsettled payment list display unit.

24. (Currently Amended) The online settlement system according to claim [[1]]76, said transaction content detailed information display unit further comprising a transaction target information display unit displaying information about a transaction target.

25. (Cancelled)

26. (Currently Amended) The online settlement method according to claim-~~25~~ 77, wherein said transaction content storage step receives online a content of a transaction conducted by a user online and stores the content.

27. (Currently Amended) The online settlement method according to claim-~~25~~ 77, wherein said transaction content storage step receives online a content of a transaction conducted by a user offline from a transaction partner of the user and stores the content.

28. (Currently Amended) The online settlement method according to claim-~~25~~ 27, further comprising notifying a user of a payment request if a transaction content of a user is received from the transaction partner.

29. (Currently Amended) The online settlement method according to claim-~~25~~ 77, wherein the account handling institute can settle payment online.

30. (Currently Amended) The online settlement method according to claim-~~25~~ 77, further comprising deleting a settled item from a transaction content stored in said transaction content storage unit.

31. (Currently Amended) The online settlement method according to claim 30, wherein said deletion step stores a settled item in a settled transaction content storage unit.

32. (Currently Amended) The online settlement method according to claim-~~25~~ 77, further comprising displaying user's past payment histories at a request from the user.

33. (Currently Amended) The online settlement method according to claim-~~25~~ 77, further comprising displaying a list of transaction contents conducted with a transaction partner at a request from the transaction partner of a user.

34. (Currently Amended) The online settlement method according to claim 33, further comprising displaying past payment histories of a transaction partner at a request from the transaction partner.

35. (Currently Amended) The online settlement method according to claim-~~25~~ 77, further comprising recommending an appropriate account handling institute to be used to the user if there are a plurality of the account handling institutes.

36. (Currently Amended) The online settlement method according to claim-~~25~~ 77, further comprising notifying a transaction partner of payment of a price of a transaction, which is settled by the user.

37-38. (Cancelled)

39. (Currently Amended) The online settlement method according to claim-~~37~~ 39, wherein said warning step warns a user against payment by electronic mail.

40. (Currently Amended) The online settlement method according to claim-~~25~~ 77, wherein a payment time limit of each transaction is set in said transaction content storage step and the transaction content of each transaction is deleted when the payment time limit is expired.

41. (Currently Amended) The online settlement method according to claim 40, wherein prior to deletion of the transaction content, the deletion of the transaction content is reported to the transaction partner of the transaction content.

42. (Currently Amended) The online settlement method according to claim-~~25~~ 77, wherein if there are a plurality of transaction contents, the plurality of transaction contents are grouped and payment of the plurality of transaction contents is settled at one time.

43. (Currently Amended) The online settlement method according to claim 42, wherein if an account balance of an account handling institute is not sufficient to settle payment of the entire grouped transaction contents, the payment of the entire grouped transaction contents is stopped.

44. (Currently Amended) The online settlement method according to claim-~~25~~ 77, wherein the transaction contents stored in said transaction content storage unit are generated and stored when the user applies for a transaction, and both display of a list of transaction

contents, the price payment of which are not settled, and payment of the prices are made after the user applies for the transaction.

45. (Currently Amended) The online settlement method according to claim-25 77, wherein if the list of transaction contents to be settled is displayed, an advertisement related to the transaction contents is presented to the user together with the list.

46. (Currently Amended) The online settlement method according to claim-25 77, wherein if the price is paid, account balance of an account handling institute used by the user is presented to the user.

47. (Currently Amended) The online settlement method according to claim-25 77, further comprising displaying detailed information about transaction contents displayed by said unsettled payment list display step.

48. (Currently Amended) The online settlement method according to claim-25 77, said transaction content detailed information display step further comprising displaying information about a transaction target.

49. (Cancelled)

50. (Currently Amended) The storage medium according to claim-49 78, wherein said transaction content storage step receives online a content of a transaction conducted online by a user and stores the content.

51. (Currently Amended) The storage medium according to claim-49 78, wherein said transaction content storage step receives online a content of a transaction conducted offline by a user from a transaction partner of the user and stores the content.

52. (Currently Amended) The storage medium according to claim-49 51, further comprising notifying a user of a payment request if a transaction content of a user is received from the transaction partner.

53. (Currently Amended) The storage medium according to claim-49 78, wherein the account handling institute can settle a payment online.

54. (Currently Amended) The storage medium according to claim-49 78, further comprising deleting a settled item from a transaction content stored in said transaction content storage unit.

55. (Currently Amended) The storage medium according to claim 54, wherein said deletion step stores a settled item in a settled transaction content storage unit.

56. (Currently Amended) The storage medium according to claim-49 78, further comprising displaying user's past payment histories at a request from the user.

57. (Currently Amended) The storage medium according to claim-49 78, further comprising displaying a list of transaction contents conducted with a transaction partner at a request from the transaction partner of a user.

58. (Currently Amended) The storage medium according to claim 57, further comprising displaying past payment histories of a transaction partner at a request from the transaction partner.

59. (Currently Amended) The storage medium according to claim-49 78, further comprising recommending an appropriate account handling institute to be used to the user if there are a plurality of the account handling institutes.

60. (Currently Amended) The storage medium according to claim-49 78, further comprising notifying a transaction partner of payment of a price of a transaction, which is settled by the user.

61-62. (Cancelled)

63. (Currently Amended) The storage medium according to claim-61 78, wherein said warning step warns a user against payment by electronic mail.

64. (Currently Amended) The storage medium according to claim-49 78, wherein a payment time limit of each transaction is set in said transaction content storage step and the transaction content of each transaction is deleted when the payment time limit is expired.

65. (Currently Amended) The storage medium according to claim 64, wherein prior to deletion of the transaction content, the deletion of the transaction content is reported to the transaction partner of the transaction content.

66. (Currently Amended) The storage medium according to claim-49 78, wherein if there are a plurality of transaction contents, the plurality of transaction contents are grouped and payment of the plurality of transaction contents is settled at one time.

67. (Currently Amended) The storage medium according to claim 66, wherein if an account balance of an account handling institute is not sufficient to settle payment of the entire grouped transaction contents, the payment of the entire grouped transaction contents is stopped.

68. (Currently Amended) The storage medium according to claim-49 78, wherein the transaction contents stored in said transaction content storage unit are generated and stored when the user applies for a transaction, and both display of a list of transaction contents, the price payment of which are not settled, and payment of the prices are made after the user applies for the transaction.

69. (Currently Amended) The storage medium according to claim-49 78, wherein if the list of transaction contents to be settled is displayed, an advertisement related to the transaction contents is presented to the user together with the list.

70. (Currently Amended) The storage medium according to claim-49 78, wherein if the price is paid, account balance of an account handling institute used by the user is presented to the user.

71. (Currently Amended) The storage medium according to claim-49 78, further comprising displaying detailed information about transaction contents displayed by said unsettled payment list display step.

72. (Currently Amended) The storage medium according to claim-49 78, said transaction content detailed information display step further comprising displaying information about a transaction target.

73-75. (Cancelled)

76. (New) An online settlement system for settling payment of a transaction online, comprising:

- a storage unit storing transaction content of a user;
- a display unit, coupled to said storage unit by at least one network, receiving the transaction content from said storage unit in response to a request from the user prior to payment and presenting the transaction content to the user;
- a payment unit, coupled to said storage unit, processing payment by the user of a price of the transaction content to be settled by the user using an account handling institute; and
- a warning unit, coupled to said payment unit, setting a payment time limit for each transaction and warning the user when the user logs onto the online settlement system against completing the payment when the payment time limit for the transaction is set to expire within a predetermined number of time units after the user logs onto the online settlement system.

77. (New) An online settlement method for settling payment of a transaction online on an online settlement system, comprising:

- storing transaction content of a user in a storage unit;
- presenting the transaction content that has not been settled at a request from the user;
- enabling the user to pay a price of a transaction content to be settled by the user using an account handling institute.
- setting a payment time limit for each transaction; and
- warning the user when the user logs onto the online settlement system against completing the payment when the payment time limit for the transaction is set to expire within a predetermined number of time units after the user logs onto the online settlement system.

78. (New) A storage medium encoded with a method, that when executed by a online settlement system, enables the online settlement system to implement a method for settling payment of a transaction online, comprising:

storing transaction content of a user in a storage unit;
presenting the transaction content that has not been settled at a request from the user;
enabling the user to pay a price of a transaction content to be settled by the user using
an account handling institute.

setting a payment time limit for each transaction; and
warning the user when the user logs onto the online settlement system against
completing the payment when the payment time limit for the transaction is set to expire within a
predetermined number of time units after the user logs onto the online settlement system.